

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE  
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

IN RE:	)	
	)	
KEITH A. NELMS,	)	
	)	
Debtor.	)	
	)	
KEITH A. NELMS,	)	
	)	
Appellant,	)	
	)	
v.	)	CIVIL ACTION NO.
	)	2:14cv927-MHT
	)	(WO)
CHASE BANK USA, NA,	)	
and JP MORGAN CHASE	)	
BANK, NA,	)	
	)	
Appellees.	)	

OPINION

This appeal is before the court on appellant Keith A. Nelms's appeal of the bankruptcy court's decision in favor of the Chase Bank appellees. The bankruptcy court found that Nelms's debt to Chase from harm caused by his debt settlement scheme was non-dischargeable under 11 U.S.C. § 523(a)(2)(A) because it was related to his fraud against Chase and Chase cardholders. This

court will affirm on the basis of the well-reasoned  
opinion of the bankruptcy court.

An appropriate judgment will be entered.

DONE, this the 27th day of August, 2018.

/s/ Myron H. Thompson  
UNITED STATES DISTRICT JUDGE